## SUPPLEMENTAL MATERIAL 4

Table D: path coefficients (use behavior), p<0.05

Path	Path coefficient	T statistics	p-value
BI → UB	0.105	1.735	0.083
$FC \rightarrow UB$	-0.110	1.971	0.049
$HT \rightarrow UB$	0.362	5.706	0.000